

Exhibit “D”

PO Box 9701
Allen, TX 75013



0000969 02 MB 0.515 **AUTO T7 0 7165 30236-396563 -C02-P00969-I
KATHY CARESSE MACAJOUX
8363 BLACKFOOT TRAIL
JONESBORO GA 30236-3965



Your Credit Report

Report # [REDACTED] 72-96 for Jul 15, 2022



Hi, Kathy Caresse. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

67% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Amount of Debt

You have 64% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Credit History Length

Your average account age is 1.0 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

[REDACTED] 8908

KATHY CARESSE MACAJOUX Report #

[REDACTED] 72-96 for 07/15/22

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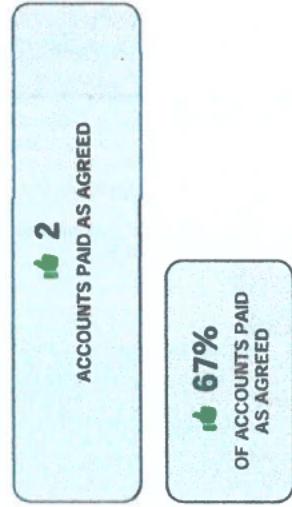
7165-02-00-0000969-0005-0006665

Credit Report Insights

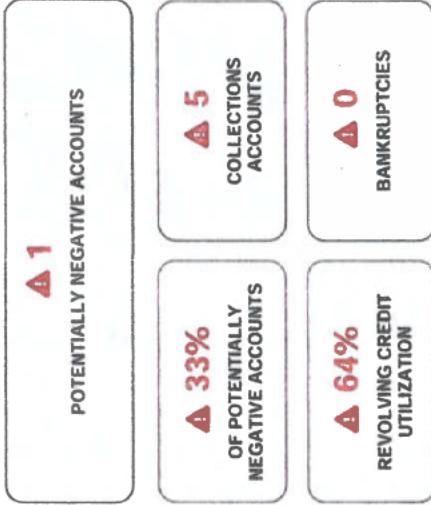
(3) Accounts total

This report summary was created just for you. This is used to show what may help and hurt your report.

What May Be Helping...



What May Be Hurting...



Your Financial Profile...

Let's talk about how banks and lenders may see you, so that you can take control of your financial story.

Nice job making some payments on time. Make sure to pay all your accounts on time because late payments can stay on your credit report for 7 years.

Ideal credit utilization is 30 percent and under. Work on paying down your revolving credit balances to lower your credit utilization rate.

Accounts in Collection can stay on your credit report for up to 7 years after the account was first reported delinquent. Make sure to pay your accounts on time.

Did you know that Experian Boost is a tool we offer that when you connect your utility and mobile bills you are already paying, can instantly boost your score.

Did you know you may instantly raise your FICO® Score

See if your FICO® Score will get an instant boost by adding your utility and phone payment history to your Experian credit file.



experian | Boost

Create your free account at experian.com/scoreboost
Results may vary. See Experian.com for details.

FICO is a registered trademark of Fair Isaac Corporation in the U.S. and other countries.
The FICO credit characteristic values provided in the boxes above may include special treatment logic that results in certain credit bureau report information being excluded from the calculation.

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What's In Your Credit Report?

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Payment History Legend

 OK	Current / Terms met	 150	Past due 150 Days	 VS	Voluntarily surrendered	 D	Defaulted on contract
 30	Past due 30 Days	 180	Past due 180 Days	 R	Repossession	 C	Collection
 60	Past due 60 Days	 CRD	Creditor received deed	 PBC	Paid by creditor	 CO	Charge off
 90	Past due 90 Days	 FS	Foreclosure proceedings started	 EC	Insurance claim	 CLS	Closed
 120	Past due 120 Days	 F	Foreclosure	 G	Claim filed with government	 ND	No data for this period

⚠ Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 0978				Status (Apr 2018) Collection account. \$1,539 past due as of Jul 2022.											
1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available															
Date opened	Terms	Recent balance	Payment history: Jun 2018 - Jul 2022	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Apr 2018	1 Months	\$1,539 as of Jul 2022	2022												
Address ID # 0931767246	Monthly payment	This account is scheduled to continue on record until Nov 2023.	2021												
Original creditor INPHYNET S BROWARD LLC	Credit limit or original amount \$1,539	Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).	2020												
Type Collection	High balance	Not reported	2019												
Responsibility Individual		This item was updated from our processing of your dispute in Jun 2021.	2018												

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).| Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
| Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539
Date Payment Received	No Data													
Scheduled Payment Amount	No Data													
Actual Amount Paid	No Data													
	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Sep20	Aug20	Jul20					
Account Balance	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539	\$1,539					
Date Payment Received	No Data													
Scheduled Payment Amount	No Data													
Actual Amount Paid	No Data													

The original amount of this account was \$1,539

7165-02-00-0000969-0004-0005654

Your Potentially Negative Account Activity (Continued)

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 77553
1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available

Status (Jun 2018) Collection account.
\$1,731 past due as of Jul 2022.



Date opened	Terms	Recent balance
Jun 2018	1 Months	\$1,731 as of Jul 2022
Address ID #	Monthly payment	This account is scheduled to continue on record until Jan 2024.
0618579693	Not reported	Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Original creditor	Credit limit or original amount	This item was updated from our processing of your dispute in Jun 2021.
INPHYNET S BROWARD LLC	\$1,731	
Type	High balance	
Collection	Not reported	
Responsibility	Individual	

Payment history: Jul 2018 - Jul 2022

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C	C	C	C	C	C
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	C	ND	C	C	C
2018								C	ND	ND	C	C

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).| Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
| Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731
Date Payment Received	No Data												
Scheduled Payment Amount	No Data												
Actual Amount Paid	No Data												
	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20			
Account Balance	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731	\$1,731			
Date Payment Received	No Data												
Scheduled Payment Amount	No Data												
Actual Amount Paid	No Data												

The original amount of this account was \$1,731

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 1771
1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # available

Status (Dec 2018) Collection account.
\$1,083 past due as of Jul 2022.

7165-02-00-0000969-0004-0006664

Date opened	Terms	Recent balance
Dec 2018	1 Months	\$1,083 as of Jul 2022
Address ID #	Monthly payment	This account is scheduled to continue on record until Oct 2024.
0931767246	Not reported	Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Original creditor	Credit limit or original amount	This item was updated from our processing of your dispute in Jun 2021.
INPHYNET S BROWARD LLC	\$1,083	
Type	High balance	
Collection	Not reported	
Responsibility	Individual	

Payment history: Feb 2019 - Jul 2022

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C	C	C	C	C	C
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	ND	C	C	C	C	C	ND	C	C	C	C

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).| Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
| Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083
Date Payment Received	No Data												
Scheduled Payment Amount	No Data												
Actual Amount Paid	No Data												

Your Potentially Negative Account Activity (Continued)

	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20
Account Balance	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083	\$1,083
Date Payment Received	No Data									
Scheduled Payment Amount	No Data									
Actual Amount Paid	No Data									

The original amount of this account was \$1,083

ARS ACCOUNT RESOLUTION S Partial Acct # [REDACTED] 0590
1643 NW 136TH AVE STE 100 SUNRISE FL 33323; No phone # availableStatus (Dec 2019) Collection account.
\$1,697 past due as of Jul 2022.

Date opened	Terms	Recent balance	Payment history: May 2020 - Jul 2022
Dec 2019	1 Months	\$1,697 as of Jul 2022	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Address ID #	Monthly payment	This account is	2022 OK
0065563973	Not reported	scheduled to continue on	2021 OK
Original creditor	Credit limit or	record until Aug 2025.	2020 OK OK OK OK ND OK OK OK OK OK OK
INPHYNET S	original amount	Comment	
BROWARD LLC	\$1,697	Account information	
Type	High balance	disputed by consumer	
Collection	Not reported	(Meets requirement of	
Responsibility		the Fair Credit Reporting	
Individual		Act).	
		This item was updated	
		from our processing of	
		your dispute in Jun 2021.	

Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).| Jun 2022 - Feb 2022 | Dec 2021 | Oct 2021 - Sep 2021
| Jul 2021 - Apr 2021

	Jun22	May22	Apr22	Mar22	Feb22	Dec21	Dec21	Oct21	Oct21	Sep21	Jul21	Jul21	Jun21	May21
Account Balance	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697
Date Payment Received	No Data													
Scheduled Payment Amount	No Data													
Actual Amount Paid	No Data													
	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Oct20	Sep20	Aug20	Jul20				
Account Balance	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697	\$1,697				
Date Payment Received	No Data													
Scheduled Payment Amount	No Data													
Actual Amount Paid	No Data													

The original amount of this account was \$1,697

DRIVETIME/BRIDGECREST Partial Acct # [REDACTED] 687....
7300 E HAMPTON AVE STE 101 MESA AZ 85209; (480) 413 5353

Status (Feb 2021) Paid, Closed.

Date opened	Terms	Recent balance	Payment history: Mar 2020 - Feb 2021
Mar 2020	68 Months	Not reported	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Address ID #	Monthly payment	Comment:	2021 ND OK
0072623205	Not reported	Paid through insurance.	2020 OK
Type	Credit limit or		
Auto Loan	original amount		
Responsibility	\$14,709		
Individual	High balance		
	Not reported		

	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20
Account Balance	\$11,135	\$14,614	\$14,283	\$14,174	\$14,436	\$14,324	\$14,678
Date Payment Received	Nov30	Nov14	Nov14	Oct31	Sep13	Aug30	Jul25
Scheduled Payment	\$413	\$413	\$413	\$413	\$413	\$413	\$413
Actual Amount Paid	No Data	No Data	\$191	\$604	\$191	\$676	\$301

The original amount of this account was \$14,709.

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Your Potentially Negative Account Activity (Continued)

PARAMOUNT RECOVERY SYSTM Partial Acct # [REDACTED] 3466
PO BOX 23369 WACO TX 76702; (866) 250 7007

Status (Mar 2022) Collection account. \$710 past due as of Jun 2022.

Date opened Mar 2022	Terms 1 Months	Recent balance \$710 as of Jun 2022	Payment history: Jun 2022 - Jun 2022
Address ID # 0931767246	Monthly payment Not reported	This account is scheduled to continue on record until Jun 2023.	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC 2022 [REDACTED]
Original creditor INPHYNET S BROWARD LLC	Credit limit or original amount \$710		
Type Collection	High balance Not reported		
Responsibility Individual			



>Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

- ✓ Great job paying these accounts on time! Payment history is the biggest factor of your credit score.

OPENSKY CBNK Partial Acct # [REDACTED] 0453....
101 CROSSWAYS PARK DR W WOODBURY NY 11797; (800) 859 6412

Status (Jun 2022) Open/Never late.

Type Credit card	Date opened Mar 2022	Address ID # 0065563973	Credit limit or original amount \$200	Recent balance \$128 as of Jun 2022	Responsibility Individual
Terms Not reported	Monthly payment \$29	High balance \$148	Recent payment \$25		
	May22 Apr22				
Account Balance	\$118	\$120			
Date Payment Received	05.15.22	No Data			
Scheduled Payment Amount	\$25	\$35			
Actual Amount Paid	\$35	No Data			
Between Apr 2022 and May 2022, your credit limit/high balance was \$200					

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SELF /ATLANTIC CAPITAL B Partial Acct # [REDACTED] 1783....
515 CONGRESS AVE STE 2200 AUSTIN TX 78701; (877) 633 6335

Status (Jun 2022) Open/Never late.

Type Secured Loan	Date opened Apr 2022	Address ID # 0071545047	Credit limit or original amount \$520	Recent balance \$482 as of Jun 2022	Responsibility Individual
Terms 24 Months	Monthly payment \$25	High balance Not reported	Recent payment \$25		
	May22 Apr22				
Account Balance	\$501	\$520			
Date Payment Received	05.01.22	No Data			
Scheduled Payment Amount	\$25	\$25			
Actual Amount Paid	\$25	No Data			
The original amount of this account was \$520					